



General Assembly

February Session, 2016

***Raised Bill No. 282***

LCO No. 1364



Referred to Committee on INSURANCE AND REAL ESTATE

Introduced by:  
(INS)

***AN ACT EXTENDING THE PERIOD CHILDREN MAY RETAIN DENTAL  
INSURANCE COVERAGE UNDER THEIR PARENTS' INSURANCE  
POLICIES.***

Be it enacted by the Senate and House of Representatives in General  
Assembly convened:

1 Section 1. Section 38a-497 of the general statutes is repealed and the  
2 following is substituted in lieu thereof (*Effective January 1, 2017*):

3 (a) Each individual health insurance policy providing coverage of  
4 the type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of  
5 section 38a-469 delivered, issued for delivery, amended, renewed or  
6 continued in this state shall provide that coverage of a child shall  
7 terminate no earlier than the policy anniversary date on or after  
8 whichever of the following occurs first, the date on which the child:  
9 Becomes covered under a group health plan through the dependent's  
10 own employment; or attains the age of twenty-six.

11 (b) Each such policy and each individual health insurance policy  
12 providing coverage of the type specified in subdivision (16) of section  
13 38a-469, that includes or provides dental coverage, shall provide that

14 dental coverage of a child shall terminate no earlier than the policy  
 15 anniversary date on or after the date on which the child attains the age  
 16 of twenty-six.

17 (c) Each [such] policy subject to the provisions of this section shall  
 18 cover a stepchild on the same basis as a biological child.

19 Sec. 2. Section 38a-512b of the general statutes is repealed and the  
 20 following is substituted in lieu thereof (*Effective January 1, 2017*):

21 (a) Each group health insurance policy providing coverage of the  
 22 type specified in subdivisions (1), (2), (4), (6), (10), (11) and (12) of  
 23 section 38a-469 delivered, issued for delivery, amended, renewed or  
 24 continued in this state shall provide that coverage of a child shall  
 25 terminate no earlier than the policy anniversary date on or after  
 26 whichever of the following occurs first, the date on which the child:  
 27 Becomes covered under a group health plan through the dependent's  
 28 own employment; or attains the age of twenty-six.

29 (b) Each such policy and each group health insurance policy  
 30 providing coverage of the type specified in subdivision (16) of section  
 31 38a-469, that includes or provides dental coverage, shall provide that  
 32 dental coverage of a child shall terminate no earlier than the policy  
 33 anniversary date on or after the date on which the child attains the age  
 34 of twenty-six.

35 (c) Each [such] policy subject to the provisions of this section shall  
 36 cover a stepchild on the same basis as a biological child.

This act shall take effect as follows and shall amend the following sections:		
Section 1	<i>January 1, 2017</i>	38a-497
Sec. 2	<i>January 1, 2017</i>	38a-512b

***Statement of Purpose:***

To allow children to retain dental insurance coverage under their parents' insurance policies until they attain the age of twenty-six.

*[Proposed deletions are enclosed in brackets. Proposed additions are indicated by underline, except that when the entire text of a bill or resolution or a section of a bill or resolution is new, it is not underlined.]*